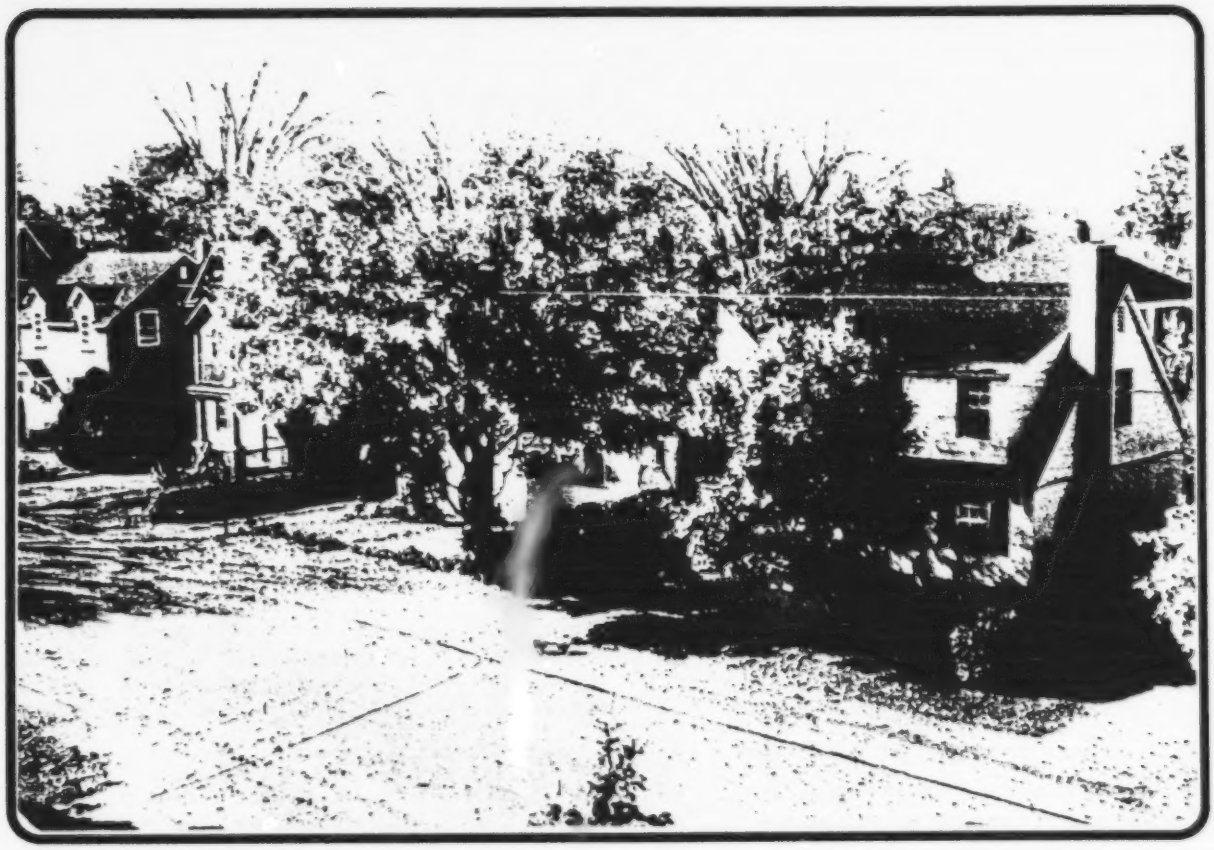
AFFORDABILITY OF HOUSING IN OTTAWA-CARLETON



Discussion Paper

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AFFORDABILITY OF HOUSING IN OTTAWA-CARLETON

1.0 Introduction

This paper is one of a series that will discuss various aspects of housing in Ottawa-Carleton. These papers will form the basis of the Regional Housing Statement Update in 1990.

The main objectives of this paper were 1) to determine the magnitude of housing affordability problems and to identify the types of households experiencing affordability problems within Ottawa-Carleton, and; 2) to examine the implications of the Province of Ontario's targets for affordable housing, within the context of the housing market in Ottawa-Carleton.

The paper recommends a variation in the Provincial policy that more accurately reflects the housing needs in the Region and provides a basis for some of the goals and objectives for housing to be contained in the Official Plan of the RMOC.

2.0 The Concept of Affordability

Historically, households have been expected to pay no more than 25% of their gross income on rent. The traditional concept of "a week's wage for a month's rent" held until the early eighties, when more and more frequently 30% of income for rent was used as the measure of affordability. The de facto standard measure of affordability in the late 80s is 30% of gross income for rent or owners' payments, including principal, interest and taxes.

The use of either the 25% or 30% rent to income ratio is essentially arbitrary. Clearly, some households can comfortably pay more than 30% of their income for accommodation while others may have difficulty with 25%. In the early 70s, the Ontario Housing Corporation recognized the difficulty that low income households would have paying a 25% rent to income ratio and developed a sliding scale whereby low income households were required to pay smaller percentages of their incomes for rent. The OHC scale was never indexed and inflation has made it largely irrelevant.

At the other end of the scale, it is clear that some higher income households, particularly small families and individuals, can comfortably pay more than 30% of their income for rent.

3.0 Rental Housing Affordability

3.1 Regional Overview

In 1986, there were 108,930 tenant households in RMOC, equivalent to 48% of all households in the Region. According to data obtained from the 1986 Census of Canada, approximately 30,000 tenant households in Ottawa-Carleton were paying more than 30% of their income for rent in 1985-86. This represents about 28% of all tenant households. Nearly 60% of these households (17,345) had incomes less than Statistics Canada's low income cutoffs and could therefore be considered to have a housing affordability problem. An additional 11,500 households characterized as having low to moderate incomes were paying more than 30% of their incomes for rent. It is probably reasonable to assume that most of the moderate

group paying more than 30% of their income on rent were near the low end of this income range.

Non-family households were the most prevalent type among low income households with affordability problems (9,490 households). Although they comprised less than 15% of the population, and 30% of all households, non-family households made up over 50% of low income tenants with affordability problems. The majority (80%) of non-family households were single person households. Lone parent families accounted for about 16% (4,680 households) of households with affordability problems, although they represented only 10% of all tenant households. Among each of the household types, about one-half of those with affordability problems were young (aged 15-34) households. The incidence of affordability problems for the three groups were: lone parent households 23%, other family households 5%, non-family households 24%.

TABLE 1

Income Cutoffs
(1985 Income)

Household Size	Low* Income	Moderate** Income
1 Person	$10,233	$20,466
2 Persons	$13,501	$27,002
3 Persons	$18,061	$36,122
4 Persons	$20,812	$41,624
5 Persons	$24,252	$48,504
6 Persons	$26,488	$52,976

*Statistics Canada Low Income Cutoffs
**Moderate income = low income x 2

The distribution of tenants by income class in Table 2 indicates that, as a group, tenants became somewhat wealthier in 1986 than they were in 1981. The proportion of tenants in the low income group decreased from 24.7% in 1981 to 22.7% in 1986. The proportion of tenants in the high income group increased from 43.8% to 46.1%.

Despite apparent increases in wealth, tenant affordability problems increased significantly. Between 1981 and 1986 the number of tenants with affordability problems increased by 25% (6,035 households). Most of the increase occurred in the moderate income group which increased 49% (3,805 households). By contrast, households in the low income category with affordability problems increased by 10% (1,570 households) between 1981 and 1986. The number of households above the moderate income cutoffs in Table 1 paying more than 30% of their income for rent also increased markedly (86%), although the absolute number was relatively small: they increased from 775 households in 1981 to 1,445 in 1986, compared with 17,845 low income households with affordability problems in 1986.

For households with incomes above the moderate income cutoffs in Table 1, the increase in households above the 30% rent-to-income ratio was probably largely a matter of choice. The number of these households who were paying more than 50% of their income on rent declined between 1981 and 1986.

The moderate income group appears to have fared the worst between 1981 and 1986. While the proportion of moderate income tenant households in the population was virtually identical in 1981 and 1986 (32%), the proportion of moderate income tenant households of all tenant households paying more than 30% of their in-

come for rent increased from 32% to 38%. The number of moderate income tenant households paying more than 50% of their income on rent increased by 76% between 1981 and 1986.

The low income group, however, was still the group with the most affordability problems, accounting for 60% of households with affordability problems.

3.2 Affordability in the Local Municipalities

Table 3 indicates the extent of the affordability problems throughout the urban area of the Region. About 74% of the Region's low and moderate income rental households who were paying more than 30% of their income for rent in 1986 lived in the City of Ottawa. Ottawa had about 71% of the Region's rental housing and about 56% of all households in 1986.

TABLE 2

Rent to Income Ratios
Tenant Households
RMOC

		Less Than or Equal To 30%	Greater Than 30%	Total
Low Income				
	1981	8,125	15,775	23,900
	1986	7,400	17,345	24,745
Moderate Income				
	1981	23,180	7,710	30,890
	1986	22,460	11,500	33,960
High Income				
	1981	42,010	775	42,785
	1986	48,770	1,450	50,220
All Income				
	1981	73,310	24,265	97,575
	1986	78,630	30,295	108,930

Source: Statistics Canada, Custom Tabulations

The City of Vanier also had an over-representation of rental households with affordability problems, with 7.2% of the Regional total in the low and moderate income category. Vanier had about 5.3% of the Region's rental housing and about 3.5% of all households in 1986.

Nepean and Gloucester each accounted for about 8.0% of the Region's low and moderate income households with affordability problems, compared to 11% and 9% respectively of the Region's rental households and 14% and 12% respectively of all households.

While Ottawa had the largest number of low income households with affordability problems, the incidence of affordability problems among low income households was lower in Ottawa (66.7%) than in the other municipalities that have substantial rental populations, e.g. Vanier (85.8%), Nepean (82.5%), Gloucester (83.6%). This reflects the large supply of assisted housing in Ottawa.

Among moderate income households the distribution of affordability problems was much different. As expected the incidence was much lower (30% - 35%) across the Region. Variations among municipalities were also much lower, and contrary to the situation for low income households, Ottawa had the highest incidence of affordability problems among moderate income tenants at 35%. Cumberland and Vanier had the lowest incidences at 30% and 31% respectively. The availability of assisted housing is less important for the moderate income group, while the supply of moderately priced private rental accommodation has a greater effect.

TABLE 3

Low + Moderate Income
Tenant Households
1986

	Rent-to-Income Ratio				
	Less Than or Equal to 30%	Greater Than 30%	Greater Than 50%	Total Low + Moderate Income Hhlds	Total Tenant Hhlds
Ottawa	21,675	21,135	10,010	42,810	77,420
Vanier	1,595	2,055	1,110	3,650	5,750
Nepean	2,675	2,350	915	5,025	11,755
Gloucester	2,520	2,240	930	4,760	9,490
Cumberland	320	235	50	555	1,165
Kanata	495	420	135	915	1,775
Total	29280	28,435	13,150	57,715	107,355

Source: Statistics Canada, Custom Tabulations

Nearly 70% of the low income tenant households with affordability problems reported rents that were more than 50% of their income in 1986; among moderate income households the figure was 13%. The distribution of these households with respect to household type was virtually identical to the distribution, described above, of households with affordability problems. Geographically, the City of Ottawa had a somewhat larger share of the low income tenant households that were paying more than 50% rent-to-income ratio than it did of households above the 30% level.

Between 1981 and 1986 there was a slight shift in the proportion of low and moderate income households with affordability problems from Ottawa and Vanier to Nepean and Gloucester. That is, the proportions of the Region's low and moderate income households that were in Ottawa and Vanier declined and the proportions in Nepean and Gloucester increased (see Annex A). This is consistent with the change in the proportional distribution of households during that period.

3.3 Loss of Affordable Supply

Between 1981 and 1986, over 7,100, $200 a month apartments and 41,550 moderately priced rental units (under $400 a month) were lost in RMOC. A $400 rent would be affordable to a household with a yearly income of about $16,000. In 1986, this would have been within the means of a low income family of 3; yet there were over 14,500 family households who could not afford to spend as much as $400 a month rent in 1986. A $200 monthly rent would have been affordable to a low income single with an income of $8,000 in 1986; nevertheless, there were over 10,000 non-family households, mostly single person households, who could not afford even $200 a month.

While incomes rose between 1981 and 1986, they did not increase enough to offset the loss of these low and moderately priced units. In 1981, approximately 45,400 households could not afford more than a $400 monthly rent; by 1986 the number had fallen to about 24,700.

There is no readily available data to determine how many of these affordable units were physically removed from the housing market through demolitions, conversions, etc. or economically removed through rent increases[1].

Another mitigating factor may be the increase in the stock of assisted housing during this period. However, fewer than 2,000 were rent-geared-to-income.

4.0 Homeownership Affordability

4.1 Trends 1981-1986

As a group, owners did not fare as badly as renters between 1981 and 1986. In 1981, in the RMOC, about 11,900 owners (12%) were paying more than 30% of their income for housing costs. In 1986, that figure had increased to 12,670 households, or 11% of the 117,200 owner households.

The number of owner occupied units increased from 100,400 in 1981 to 117,200 in 1986. The number of owners in the low and moderate income categories was essentially the same in 1981 and 1986, while the number of households in the high income category increased by over 25%.

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[1]More recent data on the rental housing supply will be presented in a separate paper.

4.2 House Prices, Carrying Costs and Income

Average house prices in Ottawa-Carleton increased by about 75% during the first half of the 80s (MLS sales of new and resale houses). During the same period mortgage interest rates declined by about 7 points on average. The result of these two trends was an 11% increase in the carrying cost of a mortgage on the average priced house between 1981 and 1986. Average income increased by over 50% during the same period.

Since 1986, both house prices and mortgage interest rates have increased. The average house price in Ottawa-Carleton in 1988 was $129,000. With a mortgage interest rate of 11.4% and a minimum down payment, the monthly mortgage costs would be about $1,150; about 19% higher than in 1986, and roughly equivalent to the 18% increase in the Consumer Price Index.

TABLE 4

Shelter Cost to Income Ratios
Owner Households
RMOC

		Less Than or Equal To 30%	Greater Than 30%	Total
Low Income				
	1981	2,020	4,465	6,485
	1986	1,775	3,835	5,610
Moderate Income				
	1981	17,985	4,825	22,810
	1986	16,755	4,935	21,690
High Income				
	1981	68,475	2,625	71,100
	1986	85,990	3,900	89,890
All Income				
	1981	88,485	11,910	100,395
	1986	104,520	12,670	117,190

Source: Statistics Canada, Custom Tabulations

4.3 First-Time Home Buyers

A Royal LePage Survey released in March 1989 indicated that 36% of all homes bought in the Ottawa area in 1986 were purchased by first time buyers. In 1988, their share had fallen to 34%. In 1986 there were about 92,500 tenant households in Ottawa-Carleton with the head of household aged between 15 and 65 who could be considered potential first-time home buyers. Slightly more than half (52,000) were between the ages of 15 and 34. The median age of first time buyers, as surveyed, was 32. Overall, nearly two-thirds of all homebuyers in the Region were between 20 and 39 years of age (1988).

An analysis of 1986 Census data indicates that an estimated 28% of potential first-time buyers could have afforded to purchase a modest home (including resale houses) in Ottawa-Carleton in 1985, under the following assumptions:

1)A modest house is defined as the average priced attached house (eg. row, doubles, etc.) from MLS sales in 1985 ($100,900).

2)down payment of 10%

3)Taxes equal to 1.5% of house price

4)Households could afford to pay 30% of gross household income towards principal, interest and taxes.

Older households (aged 35-64) were more able (39%) to afford a modest house than were younger households (28%). About 49% of husband-wife families (with or without children) could afford to purchase a modest house, while only 22% of non-family households and 19% of lone-parent households could afford to purchase a house. Husband-wife families made up the largest share (62%) of households that were able to afford a modest house. Non-family households accounted for the second largest share (30%), followed by lone-parent families (8%).

It is assumed that households paying more than 30% of their income on rent would have difficulty saving any money toward a down payment. This would eliminate about 25% of potential first time homebuyers.

With respect to the new house market available to tenant households, approximately 5% of new houses were affordable to tenants at the 60th percentile of tenant household income in 1987. At the 75th percentile of tenant household income ($44,000 per year), about 25% of new houses built in Ottawa-Carleton in 1987 were affordable (i.e. about 25% of tenants could have afforded about 25% of the new houses built in 1987).

5.0 The Provincial Policy Statement on Land Use Planning for Housing

5.1 Provincial Interest in Housing

In August 1989 the Province of Ontario adopted a policy statement on Land Use Planning for Housing. The objectives of the policy are:

> 1). To foster municipal land use planning practices which are responsive to housing needs throughout the Province.
>
> 2). To contribute, along with other provincial initiatives, to the overall goal of providing a sufficient supply of a range of housing types which are accessible, affordable, adequate and appropriate to the needs of the full range of households in Ontario.

The Policy requires, among other things, that municipalities establish policies which will enable at least 25% of new residential units resulting from new development or intensification to be affordable housing. Affordable housing is defined as housing that is affordable to

households within the lowest 60 percent of the income distribution for the Housing Region. To be considered affordable, housing costs (gross rents, or mortgage principal and interest (amortized over 25 years and assuming a 25% down payment and taxes) must not exceed 30% of gross household income.

In Ottawa-Carleton, in 1989, an affordable house under the Provincial criteria was one that cost $152,500 or less, or a rental unit that had a gross rent of $1,350 or less per month. These figures were arrived at based on 30% of household income at the 60th income percentile ($54,000 per year).

5.2 The Effect of the Provincial Policy in Ottawa-Carleton

An analysis of new housing production in Ottawa-Carleton for the years 1987 and 1988 indicated that approximately 60-75% of new housing was "affordable" under the Provincial criteria. As shown in Table 5, the supply of affordable housing surpassed the Provincial minimum for every income group from the 40th percentile upwards in both 1987 and 1988. Nearly 100% of all new rental units fell within the affordable guidelines. The percentage of new houses that were affordable was significantly lower in 1988 than in 1987 because of the combination of increasing house prices and higher interest rates.

At income levels below the 40th percentile the number and types of new affordable housing became more limited. At the 40th percentile in 1987, about 44% of new housing was affordable, including 22% of new ownership housing (row houses and apartments - single detached houses were generally out of reach) and about 70% of new rental housing (including assisted housing). At the 30th percentile about 24% of new units were affordable - virtually all were rental units, including assisted housing. At the 20th percentile about 12% of new units were estimated as being affordable. This included all assisted housing and some bachelor and one bedroom private apartments.

These analyses indicate that households with incomes above the 40th percentile have a fairly good choice of affordable new housing, both rental and ownership. Households with incomes below the 20th percentile are virtually limited to assisted housing. Households between the 20th and 40th percentiles (low-moderate income) may, depending on household size and circumstances, be able to afford to buy a modest house. For the majority of these households, however, the options are limited to what is available on the private rental market. At the lower end of the range, some households would qualify for assisted housing.

TABLE 5

Estimates of
New House Affordability
R.M.O.C. - 1987-1988
Applying Provincial
(Land Use Planning for Housing)
Down Payment and Tax Assumptions

		Household Income Percentiles				
		20th	30th	40th	50th	60th
Income						
	1987	$19,407	$26,700	$33,900	$41,050	$48,750
	1988	$20,485	$28,200	$35,800	$43,350	$51,450
Maximum Monthly Payment						
	1987	$485	$668	$848	$1,026	$1,219
	1988	$512	$705	$895	$1,083	$1,287
House Price Affordable*						
	1987	$60,000	$84,000	$106,500	$129,500	$153,500
	1988	$58,500	$81,500	$104,000	$125,500	$149,500
Number of New Rental Units Affordable						
	1987	850	1511	1999	2257	2325
	1988	487	902	1242	1439	1496
Private						
	1987	323	984	1472	1730	1798
	1988	193	608	948	1145	1202
Assisted						
	1987	527	527	527	527	527
	1988	294	294	294	294	294
Number of New Owner Units Affordable						
	1987	0	156	1012	1987	2991
	1988	0	27	561	1542	2792
Percentage of New Owner Units Affordable						
	1987	0%	3%	22%	43%	65%
	1988	0%	1%	10%	27%	49%
Percentage of All New Units Affordable						
	1987	12%	24%	44%	61%	77%
	1988	7%	13%	25%	41%	59%

*Assumes taxes equal to 1% of house price and 25% down payment.
Mortgage interest rates of 10.75% in 1987, and 12% in 1988.
The lower affordable house price in 1988 than in 1987 is
the result of higher mortgage rates in 1988.

5.3 Assumptions in the Provincial Policy

One of the problems with the Provincial approach to determining affordability is that the formula is fairly sensitive to changes in the assumptions used. For example, the data discussed above assumes, following the Provincial formula, a down payment of 25%. If the down payment assumption is lowered to 10% (the minimum down payment required by most lending institutions) the price of an affordable house will decrease by about 17% and the percentage of new houses in Ottawa-Carleton that are affordable is reduced by 40% or more (see Table 6).

The Provincial formula assumes an annual property tax rate of 1% of the price of the house. If this rate is increased to a more realistic rate of 1.5% of the house price (i.e. taxes of $2,255 per year on a new $150,000 house) the percentage of new houses in Ottawa-Carleton that are affordable decreases by about 15 percentage points.

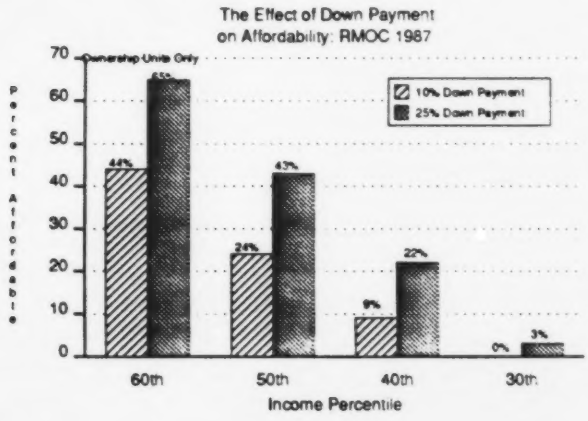
The down payment assumption seems particularly unrealistic. A 25% down payment means that a household at the 60th percentile, with an income of about $54,000 in 1989, would need to have over $37,000 to purchase the "affordable" house. A household at the 40th percentile, with an income of about $36,500, would need to have $26,000 for a 25% down payment on a $104,000 house. Assuming a 10% down payment, the price of an affordable house at the 40th percentile would drop to about $87,500 and the down payment required would be $8,750.

TABLE 6

Estimated Percentage of
New Houses Affordable
At 60th Income Percentile
1987

	10% Down Payment		25% Down Payment	
	All Units	Owner Units	All Units	Owner Units
Ottawa	87%	67%	97%	92%
Vanier	Insufficient Data			
Nepean	46%	18%	66%	49%
Gloucester	57%	39%	76%	66%
Cumberland	45%	42%	69%	67%
Kanata	54%	37%	70%	59%
Osgoode	52%	52%	68%	68%
Goulbourn	39%	30%	54%	47%
Rideau	16%	16%	25%	25%
West Carleton	56%	56%	79%	79%
RMOC	62%	44%	76%	65%

Another fundamental problem is the targetting of both ownership and rental units to the 60th income percentile. The income of tenants has been as much as 40% below the average household income in this Region (1981, 1986 Census). The Province's 1989 bulletin of affordable income and price data indicate that the "affordable" rent at the 60th income percentile would be $1,350/month. Fewer than 1% of the total rental housing stock of over 100,000 units rents for more than $1,000/month. Between 1988 and 1989, only 94 new rental units in CMHC's surveys cost over $1,000/month.



6.0 Conclusions

Census data indicate a significant number of low and moderate income households with affordability problems (i.e. tenant households paying more than 30% of income for rent) in Ottawa-Carleton in 1986 (about 29,000 households). Most of these households were at income levels low enough to be eligible for assisted housing. However, an increasing number of households in the moderate income class (as defined on p.2) were experiencing affordability problems in 1986.

The number of households with affordability problems increased by 25% during the first half of the 80s. Moderate income households represented the bulk of the increase (3,805 households). Non-family households were the largest single group with housing affordability problems. The majority of these were single person households.

Housing affordability deteriorated less markedly for owner households between 1981 and 1986, due to a decrease in the mortgage interest rate which offset much of the increase in house prices over the period.

It is clear from the analysis of the Ottawa-Carleton housing market that the Provincial policy requirement that 25% of new housing units be affordable is currently being more than met in this Region. It is, however, evident that the policy objective of providing an adequate supply of housing affordable to the full range of households in Ottawa-Carleton is not being achieved, particularly for the lowest income groups. The current range of choices could be seriously eroded, particularly for low-moderate households, even while meeting the Provincial affordability target.

7.0 Recommendations

It is proposed that RMOC implement the Provincial policy by targetting 25% of all new ownership units to households up to the 60th income percentile, and 25% of all new rental units to households up to the 30th income percentile provided that:

1.Affordable accommodation does not cost more than 30% of gross income;

2.Affordable ownership is based on a 10% down payment, annual taxes at 1.5% of the house price, and the current 3 year interest rate.

The 1990 affordable house would then be $134,000 compared with $162,000, and the affordable rent would be $790 compared with $1,440. Accordingly, the Ministry of Housing should be requested to revise their Bulletin of Incomes and Prices to also include the relevant data for households at the 30th income percentile. This would emphasize the need to address the housing requirements of the full range of households within the 60th percentile, and would facilitate the monitoring of the affordable housing supply in RMOC.

Analysis of the Ottawa-Carleton housing market indicates that these targets are currently being achieved and that failure to achieve these targets in the future would indicate an erosion of the supply of new affordable housing. Under the revised assumptions approximately 38% of new ownership units, and 65% of new rental units would have been affordable in 1987.

These price ranges would permit the construction of modest row houses or condominium apartments for both ownership and rental markets in Ottawa-Carleton. The Ontario Home Builders Association has estimated that a new "starter" house (1,000 sq.ft. on a 30 foot lot) could be produced in Ottawa for $124,020 (1989) including lot levies and builder profit.

TABLE 7

Affordable Housing
Ottawa-Carleton

Ownership Units
60th Percentile

Year	Household Income 60th Percentile	Affordable Price
1988	$51,400	$120,000
1989	$54,000	$126,500
1990	$57,400	$134,000

Rental Units
30th Percentile

Year	Household Income 30th Percentile	Affordable Rent
1988	$28,189	$705
1989	$29,800	$745
1990	$31,525	$790

Row houses and apartments would be less expensive.

The affordable house price (with the revised assumptions - Table 7) is 26% higher than the Provincial 'maximum unit price' for three bedroom townhouses in 1989. The maximum unit price is the amount allocated to non-profit organizations to buy land and hire private contractors to build units. This is a further indication that this target may be substantially achieved through the private sector.

Approximately 20% of new rental units built within the Region since 1984 have been non-profit units, all of which would be affordable. If this pattern continues, the private sector would need to contribute only 5% of the affordable rental units for the target to be achieved. The average rents (not including heat and electricity) for units completed during the first six months of 1988 in the RMOC were as follows: one bedroom, $555; two bedroom, $650; three bedroom, $733. A household at the 30th income percentile could have afforded approximately $705 per month in 1988.

These targets should be monitored on an annual basis and, if shortfalls are detected, policies should be developed to remedy the situation.

Achieving these targets should help to maintain the current range of housing options in Ottawa-Carleton. Policies aimed at increasing the supply of affordable housing or other ways of improving housing affordability will be addressed in other papers.

Data Sources

Rents: CMHC, Rental Market Surveys

Rent to Income Ratios: Statistics Canada, custom tabulations

Income: Statistics Canada, Cat. 94-112 and custom tabulations

House Prices: Real Estate Board, MLS data

New House Prices: CMHC, Local Market Reports; and Ottawa-Carleton Homebuilders Association, Housing Report

Note: Household income was adjusted where necessary by the increase in the Consumer Price Index.

ANNEX A

All Households

Table A-1

	Shelter Cost to Income Ratio <=30%		Shelter Cost to Income Ratio >30%		Total	
	1981	1986	1981	1986	1981	1986
Ottawa						
Low	8,220	7,390	14,480	15,550	22,700	22,335
Moderate	24,430	22,640	7,775	10,195	32,205	32,835
High	64,285	70,165	1,820	2,535	66,085	72,700
Total	96,905	100,200	24,080	27,670	120,985	127,870
Vanier						
Low	485	340	1,730	1,605	2,215	1,945
Moderate	2,235	1,860	560	825	2,795	2,685
High	2,880	3,400	135	170	3,015	3,570
Total	5,600	5,600	2,425	2,595	8,025	8,195
Nepean						
Low	290	465	1,455	1,665	1,745	2,130
Moderate	4,715	4,800	1,675	1,875	6,390	6,675
High	17,850	22,100	520	865	18,370	22,965
Total	22,865	27,360	3,645	4,410	26,510	31,770
Gloucester						
Low	430	345	1,380	1,615	1,810	1,960
Moderate	4,615	4,535	1,380	1,865	5,995	6,400
High	13,030	18,780	440	740	13,470	19,520
Total	18,085	23,655	3,195	4,220	21,280	27,875
Cumberland						
Low	165	145	225	305	390	450
Moderate	1,150	1,345	185	415	1,335	1,760
High	2,570	5,335	105	200	2,675	5,535
Total	3,895	6,825	510	925	4,405	7,750
Kanata						
Low	60	90	325	295	385	385
Moderate	1,120	1,110	325	575	1,445	1,685
High	3,620	5,935	150	285	3,770	6,220
Total	4,820	7,230	780	1,060	5,600	8,290
Goulbourn						
Low	75	95	195	195	270	290
Moderate	650	740	240	220	890	960
High	1,525	2,455	70	120	1,595	2,575
Total	2,290	3,300	470	530	2,760	3,830
Rideau						
Low	115	70	120	140	235	210
Moderate	720	525	150	150	870	675
High	1,435	2,120	50	95	1,485	2,215
Total	2,260	2,705	325	395	2,585	3,100
Osgoode						
Low	200	135	180	200	380	335
Moderate	805	795	125	160	930	955
High	1,155	1,895	40	80	1,195	1,975
Total	2,165	2,825	345	445	2,510	3,270
West Carleton						
Low	100	115	155	215	255	330
Moderate	695	735	120	225	815	960
High	1,665	2,140	45	120	1,710	2,260
Total	2,450	3,065	330	485	2,780	3,550
RMOC						
Low	10,145	9,170	20,240	21,180	30,385	30,350
Moderate	41,170	39,215	12,530	16,450	53,700	55,665
High	110,485	134,760	3,405	5,340	113,890	140,100
Total	161,780	183,145	36,200	42,970	197,980	226,115

Note: Hhlds with income <=0 have been excluded.

Renters

Table A-2

	Rent to Income Ratio <=30%		Rent to Income Ratio >30%		Total	
	1981	1986	1981	1986	1981	1986
Ottawa						
Low	7,140	6,470	12,205	12,975	19,345	19,445
Moderate	16,360	15,205	5,915	8,160	22,275	23,365
High	31,295	33,625	615	985	31,910	34,610
Total	54,800	55,305	18,730	22,115	73,530	77,420
Vanier						
Low	385	240	1,525	1,450	1,910	1,690
Moderate	1,680	1,355	380	605	2,060	1,960
High	1,600	2,030	55	75	1,655	2,105
Total	3,665	3,625	1,960	2,125	5,625	5,750
Nepean						
Low	170	255	925	1,205	1,095	1,460
Moderate	2,235	2,420	790	1,145	3,025	3,565
High	5,045	6,530	55	200	5,100	6,730
Total	7,435	9,200	1,780	2,555	9,215	11,755
Gloucester						
Low	240	230	790	1,175	1,030	1,405
Moderate	2,015	2,290	435	1,065	2,450	3,355
High	2,920	4,615	25	120	2,945	4,735
Total	5,170	7,130	1,255	2,360	6,425	9,490
Cumberland						
Low	25	55	70	105	95	160
Moderate	185	265	15	130	200	395
High	295	605	0	0	295	605
Total	510	925	85	240	595	1,165
Kanata						
Low	25	35	100	180	125	215
Moderate	250	460	50	240	300	700
High	335	810	0	50	335	860
Total	605	1,310	160	465	765	1,775
Goulbourn						
Low	20	0	50	85	70	85
Moderate	115	135	50	55	165	190
High	95	130	0	0	95	130
Total	235	275	100	135	335	410
Rideau						
Low	20	45	50	60	70	105
Moderate	115	85	50	35	165	120
High	95	140	0	0	95	140
Total	230	260	105	105	335	365
Osgoode						
Low	55	30	50	90	105	120
Moderate	110	130	20	20	130	150
High	120	140	0	0	120	140
Total	280	300	70	115	350	415
West Carleton						
Low	35	10	25	70	60	80
Moderate	105	115	15	25	120	140
High	185	135	0	0	185	135
Total	295	260	50	95	345	355
RMOC						
Low	8,125	7,400	15,775	17,345	23,900	24,745
Moderate	23,180	22,460	7,710	11,515	30,890	33,975
High	42,010	48,770	775	1,440	42,785	50,210
Total	73,310	78,630	24,265	30,300	97,575	108,930

Note: Hhlds with income <=0 have been excluded.

Table A-3

Owners	Shelter Cost to Income Ratio <=30%		Shelter Cost to Income Ratio >30%		Total	
	1981	1986	1981	1986	1981	1986
Ottawa						
Low	1,080	920	2,275	1,970	3,355	2,890
Moderate	8,065	7,435	1,860	2,035	9,925	9,470
High	32,975	36,540	1,205	1,550	34,180	38,090
Total	42,110	44,895	5,345	5,555	47,455	50,450
Vanier						
Low	95	100	210	155	305	255
Moderate	550	505	180	220	730	725
High	1,275	1,370	85	95	1,360	1,465
Total	1,935	1,975	465	470	2,400	2,445
Nepean						
Low	120	210	525	460	645	670
Moderate	2,485	2,380	880	730	3,365	3,110
High	12,810	15,570	460	665	13,270	16,235
Total	15,415	18,160	1,870	1,855	17,285	20,015
Gloucester						
Low	195	115	590	440	785	555
Moderate	2,600	2,245	945	800	3,545	3,045
High	10,115	14,165	410	620	10,525	14,785
Total	12,915	16,525	1,940	1,860	14,855	18,385
Cumberland						
Low	140	90	160	200	300	290
Moderate	960	1,080	170	285	1,130	1,365
High	2,285	4,730	100	200	2,385	4,930
Total	3,395	5,900	425	685	3,820	6,585
Kanata						
Low	40	55	225	115	265	170
Moderate	870	650	270	335	1,140	985
High	3,315	5,125	120	235	3,435	5,360
Total	4,225	5,920	615	595	4,840	6,515
Goulbourn						
Low	60	95	140	110	200	205
Moderate	560	605	190	165	750	770
High	1,400	2,325	65	120	1,465	2,445
Total	2,015	3,025	405	395	2,420	3,420
Rideau						
Low	100	25	85	80	185	105
Moderate	600	440	105	115	705	555
High	1,345	1,980	45	95	1,390	2,075
Total	2,035	2,445	220	290	2,255	2,735
Osgoode						
Low	180	105	125	110	285	215
Moderate	695	685	110	140	805	805
High	1,040	1,755	35	80	1,075	1,835
Total	1,875	2,525	285	330	2,160	2,855
West Carleton						
Low	70	105	135	145	205	250
Moderate	590	820	100	200	690	820
High	1,500	2,005	45	120	1,545	2,125
Total	2,150	2,805	290	390	2,440	3,195
RMOC						
Low	2,020	1,770	4,465	3,835	6,485	5,605
Moderate	17,985	16,755	4,825	4,935	22,810	21,690
High	68,475	85,990	2,625	3,900	71,100	89,890
Total	88,485	104,515	11,910	12,670	100,395	117,185